

**Maine Revised Statutes**  
**Title 24-A: MAINE INSURANCE CODE**  
**Chapter 25: RATES AND RATING ORGANIZATIONS**

**§2322-A. JOINT UNDERWRITING, JOINT REINSURANCE POOL AND RESIDUAL MARKET ACTIVITIES**

1. Notwithstanding section 2321-B, subsection 2 and consistent with sections 2325, 2325-A, 2325-B and 2366, insurers, rating organizations and advisory organizations participating in joint underwriting, joint reinsurance pools or residual market mechanisms may, in connection with such activity, act in cooperation with each other in the making of rates, rating systems, policy forms, underwriting rules, surveys, inspections and investigations, the furnishing of loss and expense statistics or other information, or conducting research. Joint underwriting, joint reinsurance pools and residual market mechanisms are not considered to be advisory organizations.

[ 2003, c. 671, Pt. B, §1 (AMD) .]

2. Insurers, joint underwriters, joint reinsurance pools and residual market activities are regulated as follows.

A. Except to the extent modified by this section, insurers, joint underwriting, joint insurance pool and residual market mechanism activities are subject to the other provisions of chapters 23 and 25. [1989, c. 797, §25 (NEW); 1989, c. 797, §§37, 38 (AFF).]

B. If, after hearing, the superintendent finds that any activity or practice of an insurer participating in joint underwriting or a pool is unfair, is unreasonable, will tend to lessen competition in any market or is otherwise inconsistent with the provisions or purposes of this chapter, the superintendent may issue a written order and require the discontinuance of such activity or practice. [1989, c. 797, §25 (NEW); 1989, c. 797, §§37, 38 (AFF).]

[ 1989, c. 797, §25 (NEW); 1989, c. 797, §§37, 38 (AFF) .]

**SECTION HISTORY**

1989, c. 797, §§25,37,38 (NEW). 2003, c. 671, §B1 (AMD).

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